

## Group Term Life and AD&amp;D Insurance

## Douglas County

## Take advantage of your group life insurance needs

Keep reading to learn more about your life insurance benefits and the new lower Supplemental Term Life rates available to Douglas County employees. See the back of this document for the new rates.

To enroll, follow the instructions provided in your Open Enrollment packet.

**Questions?**

Call Douglas County at **402-444-6099** or **402-444-6533**.

**Coverage options at a glance**

Coverage type	Coverage options	Additional information
<b>Basic Term Life and Accidental Death and Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"> <li>\$15,000</li> </ul>	<ul style="list-style-type: none"> <li>All coverage is guaranteed</li> <li>Includes matching AD&amp;D benefit</li> </ul>
<b>Supplemental Term Life</b>	<ul style="list-style-type: none"> <li>\$10,000 increments up to a maximum of the lesser of six times base annual earnings or \$300,000</li> </ul>	<ul style="list-style-type: none"> <li>Evidence of Insurability (EOI) is required for elections outside of initial eligibility</li> </ul>
<b>Dependent Term Life</b>	<p><b>Spouse</b></p> <ul style="list-style-type: none"> <li>\$5,000</li> </ul> <p><b>Children</b></p> <ul style="list-style-type: none"> <li>Eight days to six months: \$100</li> <li>Six months to age 19 (or 23 if full-time student): \$2,000</li> </ul>	<ul style="list-style-type: none"> <li>EOI is required for elections outside of initial eligibility</li> <li>Spouse and child coverage are packaged together</li> </ul>

**What is included in my life insurance benefit?**

- **Accelerated Death Benefit** – If you become terminally ill with 12 months or less to live, you may request early payment of up to 100 percent of your life insurance amount, up to a maximum of \$1,000,000 (Basic and Supplemental combined).
- **Conversion** – You can convert terminated term life coverage to an individual life insurance policy.
- **Waiver of premium** – If you become disabled before age 60, your life insurance premiums may be waived.
- **Accidental Death and Dismemberment (AD&D)** – AD&D coverage provides your beneficiaries with financial protection if your death is due to an accident or provides you a benefit if you are dismembered as a result of an accident. AD&D provides protection for covered accidental injuries or death at any time. Refer to your certificate for details.

**How much life insurance do I need?**

An insurance needs calculator is available on Minnesota Life's web site at [LifeBenefits.com/insuranceneeds](http://LifeBenefits.com/insuranceneeds) to help you assess your needs.

## Cost of coverage

Purchase life insurance for yourself and your dependents at affordable group rates.

### Employee Supplemental Term Life

Age	Rate / \$1,000 / month
Under 30	\$0.05
30-34	0.06
35-39	0.07
40-44	0.08
45-49	0.13
50-54	0.19
55-59	0.36
60-64	0.55
65-69	1.02
70-74	1.59
75-79	1.90
80 and over	1.90

### Dependent Term Life

Coverage amount	Monthly rate
\$5,000 Spouse/\$2,000 Child	\$1.110

Employee rates increase with age and all rates are subject to change.

### Calculate your cost

Total coverage requested: \$ \_\_\_\_\_

Convert coverage to units:

\$ \_\_\_\_\_ ÷ \$1,000 = \_\_\_\_\_

Multiply units by your rate:

\_\_\_\_\_ x \$ \_\_\_\_\_

Your monthly premium is: \$ \_\_\_\_\_

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to Douglas County. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage.

Products offered under policy form series MHC-97-13180.

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#### Minnesota Life Insurance Company

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#### Group Insurance

[www.LifeBenefits.com](http://www.LifeBenefits.com)

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